

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
KML Law Group, P.C.
216 Haddon Avenue, Suite 406
Westmont, NJ 08108
Main Phone: 609-250-0700
dcarlon@kmlawgroup.com
Attorneys for Secured Creditor
Deutsche bank National Trust Company, as Trustee for
Morgan Stanley ABS Capital I Inc. Trust 2007-HE2

In Re:
Michael A. Branca, Nancy Branca

Debtors.



Order Filed on February 26, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 15-18212 JNP
Adv. No.:

Hearing Date: 2/25/2020 @ 10:00 a.m..

Judge: Jerrold N. Poslusny Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: February 26, 2020

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

(Page 2)

Debtors: Michael A. Branca, Nancy Branca

Case No: 15-18212 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Deutsche bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2007-HE2, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 405 Cecelia Drive, Blackwood, NJ, 08012, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Mitchell L. Chambers, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 11, 2020, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due October 2019 through February 2020 for a total post-petition default of \$7,029.68 (3 @ \$1,448.15, 2 @ \$1,453.33, less suspense of \$221.43); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$7,029.68 will be paid over six months by Debtor remitting \$1,171.61 per month for five months and \$1,171.63 for one month, which additional payments shall begin on March 1, 2020 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2020, directly to Secured Creditor's servicer, Specialized Loan Servicing, LLC PO Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New Jersey

In re:
Michael A Branca
Nancy Branca
Debtors

Case No. 15-18212-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Feb 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2020.
db/jdb +Michael A Branca, Nancy Branca, 405 Cecelia Drive, Blackwood, NJ 08012-3806

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2007-HE2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Ally Capital ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Mitchell L Chambers, Jr. on behalf of Debtor Michael A Branca ecfbc@comcast.net
Mitchell L Chambers, Jr. on behalf of Joint Debtor Nancy Branca ecfbc@comcast.net
R. A. Lebron on behalf of Creditor CITIMORTGAGE, INC. bankruptcy@feinsuch.com
Rebecca Ann Solarz on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2007-HE2 rsolarz@kmlawgroup.com
Thomas R. Dominczyk on behalf of Creditor Sterling Jewelers, Inc. dba Jared The Galleria of Jewelry tdominczyk@mauricewutscher.com, thomas-dominczyk-5025@ecf.pacerpro.com
TOTAL: 10